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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/323,210	06/01/1999	JAMES ZEANAH	CITI0049-CON	8909
27510	7590	05/03/2006	EXAMINER	
KILPATRICK STOCKTON LLP 607 14TH STREET, N.W. WASHINGTON, DC 20005			INGBERG, TODD D	
			ART UNIT	PAPER NUMBER
			2193	

DATE MAILED: 05/03/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/323,210

Applicant(s)

ZEANAH ET AL.

Examiner

Todd Ingberg

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 13 February 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 58,59,61-79 and 82-111 is/are pending in the application.
- 4a) Of the above claim(s) 1-57,60,61,80 and 81 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 58,59,61-79 and 82-111 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 01 June 1999 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Status

Claims 1-57, 60, 61, 80 and 81 are considered cancelled.
Claims 58, 72, 83, 108 and 111 have been amended.
Claims 58 – 59, 61 – 79, 82-111 have been examined.

Claim Rejections - 35 USC § 101

1. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

2. Claims 58 – 59, 61 – 79, 82-111 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

The current focus of the Patent Office in regard to statutory inventions under 35 U.S.C. § 101 for method claims and claims that recite a judicial exception (software) is that the claimed invention recite a practical application. Practical application can be provided by a physical transformation or a useful, concrete and tangible result. No physical transformation is recited and additionally, the final result of the claim is executable software for a financial system which does not claim a tangible result because the result is not tangibly embodied on a computer readable medium. The following link on the World Wide Web is for the United States Patent And Trademark Office (USPTO) policy on 35 U.S.C. §101.

http://www.uspto.gov/web/offices/pac/dapp/opla/preognotice/guidelines101_20051026.pdf

Examiner “*thanks*” applicant for amending the claims to overcome the prior rejection under 101. The current policy of the Office focuses on a tangible result being embodied on a computer readable medium. Such as displaying on a monitor (PDA) or a write operation to

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memory or a printer. Applicant may delete the previous amendments to overcome the previous rejection. Regardless of any other amendment to the claims and applied art by the Examiner this action is non final, because of the new focus of the Office policy.

Current Claim Status

The current status of the claims is listed below.

Claim 58

A system tangibly embodied on at least one computer readable medium for delivering services from a host site to a remote device, comprising:

- a mini-app dialog component for receiving a request for a service function from the remote device; and

- a transaction executor component instantiated by the mini-app dialog component to perform the requested service function;

- wherein business rules are procured in reply to requests from the mini-app dialog component and the transaction executor component.

Claim 59

The system as set forth in claim 58, wherein the service function is requested from a user at the remote device.

Claim 62

The system as set forth in claim 59, wherein the user includes a service provider external to the host site.

Claim 63

The system as set forth in claim 58, wherein the mini-app dialog component also collects information from the remote device.

Claim 64

The system as set forth in claim 63, further comprising a presentation manager component for mapping the information from the remote device into a canonical representation of the information.

Claim 65

The system as set forth in claim 63, wherein the information from the remote device is collected by the mini-app dialog component as a canonical representation of the information.

Claim 66

The system as set forth in claim 64, wherein the information from the remote device is in a format designated for the remote device.

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Claim 67

The system as set forth in claim 58, wherein the remote device comprises a computer.

Claim 68

The system as set forth in claim 58, wherein the remote device comprises a telephone.

Claim 69

The system as set forth in claim 58, wherein the remote device comprises a display device.

Claim 70

The system as set forth in claim 58, wherein the remote device comprises an automated teller machine.

Claim 71

The system as set forth in claim 58, wherein the remote device comprises a personal data assistant.

Claim 72

A method for delivering services from a host site to one or more users through one or more remote devices, comprising:

- receiving a first request for a service function from a first user through a first remote device, wherein the first request for a service function is in a first format designated for a first remote device;

- converting the first request for a service function from the first format into a canonical format;

- performing the first requested service function based on the canonical format of the first request for a service function; and

- registering a rule authority for each request and for directing requests for a service function to the appropriate rule authority.

Claim 73

The method as set forth in claim 72, further comprising: outputting a welcome page to the first user through the first remote device; and collecting the first user's identity and preference information.

Claim 74

The method as set forth in claim 72, further comprising: generating a first response relating to the first performed service function;

- formatting the first response in the first format designated for the first remote device; and
- sending the first formatted response to the first user through the first remote device.

Claim 75

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The method as set forth in claim 72, further comprising: instantiating a mini-app dialog component.

Claim 76

The method as set forth in claim 72, wherein performing the first requested service function comprises: collecting sufficient information from the first user; and instantiating a transaction executor component to perform the first requested service function.

Claim 77

The method as set forth in claim 72, further comprising: receiving a second request for a service function from a second user through a second remote device, wherein the second request for a service function is in a second format designated for a second remote device;

converting the second request for a service function from the second format into the canonical format;

performing the second requested service function based on the canonical format of the second request for a service function.

Claim 78

The method as set forth in claim 72, further comprising: receiving a second request for a service function from a second user through the first remote device; performing the second requested service function.

Claim 79

The method as set forth in claim 72, wherein the remote device comprises a display device.

Claim 82

The method as set forth in claim 72, wherein the one or more users include a service provider external to the host site.

Claim 83

A system tangibly embodied on at least one computer readable medium for delivering services to a user through a remote device, comprising:

a presentation manager for receiving a request for a service function from the user through the remote device and for converting the request into a canonical format; and

a transaction executor component for performing the requested service function based on the canonical format;

wherein business rules are procured in reply to requests from the transaction executor component.

Claim 84

The system as set forth in claim 83, further comprising a welcome mat for collecting user identity and preference information.

Claim 85

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The system as set forth in claim 84, further comprising a navigation shell for informing the user of available service functions based on the collected user identity and preference information.

Claim 86

The system as set forth in claim 84, further comprising a mini-app dialog component for collecting information relating to the requested service function from the user through the remote device and for instantiating the transaction executor component.

Claim 87

The system as set forth in claim 86, further comprising a navigation shell instantiated by the welcome mat for receiving the requested service function from the presentation manager and for instantiating the mini-app dialog component.

Claim 88

The system as set forth in claim 84, further comprising a customer services set for providing a profile of the user based at least on the collected user identity.

Claim 89

The system as set forth in claim 88, wherein the customer services set comprises a customer identification (ID) component which contains information relating the user identity.

Claim 90

The system as set forth in claim 88, wherein the customer services set comprises a customer relationship component which contains information identifying a transactional relationship between the user and a host institution that provides the services to the user via the system.

Claim 91

The system as set forth in claim 88, wherein the customer services set comprises an issuer component which contains information about a host institution that uses the system to provide services to users.

Claim 92

The system as set forth in claim 88, wherein the customer services set comprises an acquirer component which contains information about an acquiring business for a session.

Claim 93

The system as set forth in claim 88, wherein the customer services set comprises an account component which contains information about one or more accounts of the user.

Claim 94

The system as set forth in claim 83, further comprising a session controller component for receiving an initial contact from the user through the remote device and for instantiating a session component for a session bubble associated with the user.

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Claim 95

The system as set forth in claim 94, wherein the transaction executor component is associated with the session bubble.

Claim 96

The system as set forth in claim 95, wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user.

Claim 97

The system as set forth in claim 96, further comprising another transaction executor component associated with the another session bubble.

Claim 98

The system as set forth in claim 97, further comprising a mini-app dialog component associated with each of the session bubbles for collecting information from the user of the respective session bubble and for instantiating the transaction executor component associated with the respective session bubble.

Claim 99

The system as set forth in claim 98, further comprising an interface component for interfacing with the users for the session bubbles and for routing the information from each user to the mini-app dialog component associated with the respective session bubble.

Claim 100

The system as set forth in claim 97, further comprising a back door man component for coordinating messages between the transaction executor components in the session bubbles and a single external service provider.

Claim 101

The system as set forth in claim 94, wherein the session component instantiates a welcome mat component for collecting the user's identity and preference information.

Claim 102

The system as set forth in claim 94, wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user.

Claim 103

The system as set forth in claim 102, further comprising a system services set for providing common services to the session bubbles.

Claim 104

The system as set forth in claim 83, wherein the remote device comprises a display device.

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Claim 105

The system as set forth in claim 83, wherein the user includes a customer of a host institution that uses the system to deliver services.

Claim 106

The system as set forth in claim 83, wherein the user includes an employee of a host institution that uses the system to deliver services.

Claim 107

The system as set forth in claim 83, wherein the user includes a service provider external to the system.

Claim 108

A system tangibly embodied on at least one computer readable medium for delivering services from a host site to a remote device, comprising:

- a mini-app dialog component that receives a request for a service function from the remote device;

- a transaction executor component instantiated by the mini-app dialog component to perform the requested service function; and

- a rule broker component that selectively procures business rules from various sources in reply to rule queries from the mini-app dialog component and the transaction executor component.

Claim 109

The system of claim 108, wherein the business rules are grouped in geographic region specific sets.

Claim 110

A method for delivering services from a host site to one or more users through one or more remote devices, comprising:

- receiving a first request for a service function from a first user through a first remote device, wherein the first request for a service function is in a first format designated for a first remote device;

- converting the first request for a service function from the first format into a canonical format; and performing the first requested service function based on the canonical format of the first request for a service function;

- wherein performing the first requested service function includes applying a rule broker component to selectively procure business rules grouped in geographic region specific sets from various sources in reply to rule queries.

Claim 111

A system tangibly embodied on at least one computer readable medium for delivering services to a user through a remote device, comprising:

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a presentation manager that receives a request for a service function from the user through the remote device and for converting the request into a canonical format;

a transaction executor component that performs the requested service function based on the canonical format; and

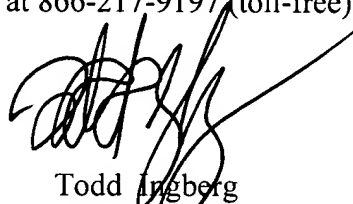
a rule broker component that selectively procures and transmits business rules from various sources in reply to rule queries from the transaction executor component and the presentation manager component.

Correspondence Information

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Todd Ingberg whose telephone number is (571) 272-3723. The examiner can normally be reached on during the work week..

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kakali Chaki can be reached on (571) 272-3719. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Todd Ingberg
Primary Examiner
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